



Rep. Gregory Harris

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10100HB5442ham001

LRB101 20755 CPF 71158 a

1 AMENDMENT TO HOUSE BILL 5442

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 5442 by replacing  
3 everything after the enacting clause with the following:

4 "Section 1. Short title. This Act may be cited as the  
5 Health Care Affordability Act.

6 Section 5. Findings. The General Assembly finds that:

7 (1) The State is committed to improving the health and  
8 well-being of Illinois residents and families.

9 (2) Illinois has over 835,000 uninsured residents,  
10 with a total uninsured rate of 7.9%.

11 (3) 774,500 of Illinois' uninsured residents are below  
12 400% of the federal poverty level, with higher uninsured  
13 rates of more than 13% below 250% of the federal poverty  
14 level and an uninsured rate of 8.3% below 400% of the  
15 federal poverty level.

16 (4) The cost of health insurance premiums remains a

1 barrier to obtaining health insurance coverage for many  
2 Illinois residents and families.

3 (5) Many Illinois residents and families who have  
4 health insurance cannot afford to use it due to high  
5 deductibles and cost sharing.

6 (6) Improving health insurance affordability is key to  
7 increasing health insurance coverage and access.

8 (7) Despite progress made under the Patient Protection  
9 and Affordable Care Act, health insurance is still not  
10 affordable enough for many Illinois residents and  
11 families.

12 (8) Illinois has a lower uninsured rate than the  
13 national average of 10.2%, but a higher uninsured rate  
14 compared to states that have state-directed policies to  
15 improve affordability, including Massachusetts with an  
16 uninsured rate of 3.2%.

17 (9) Illinois has an opportunity to create a healthy  
18 Illinois where health insurance coverage is more  
19 affordable and accessible for all Illinois residents,  
20 families, and small businesses.

21 Section 10. Feasibility study.

22 (a) The Department of Healthcare and Family Services, in  
23 consultation with the Department of Insurance, shall oversee a  
24 feasibility study to explore options to make health insurance  
25 more affordable for low-income and middle-income residents.

1 The study shall include policies targeted at increasing health  
2 care affordability and access, including policies being  
3 discussed in other states and nationally. The study shall  
4 follow the best practices of other states and include an  
5 Illinois-specific actuarial and economic analysis of  
6 demographic and market dynamics.

7 (b) The study shall produce cost estimates for the policies  
8 studied under subsection (a) along with the impact of the  
9 policies on health insurance affordability and access and the  
10 uninsured rates for low-income and middle-income residents,  
11 with break out data by geography, race, ethnicity, and income  
12 level. The study shall evaluate how multiple policies  
13 implemented together affect costs and outcomes and how policies  
14 could be structured to leverage federal matching funds and  
15 federal pass-through awards.

16 (c) The Department of Healthcare and Family Services, in  
17 consultation with the Department of Insurance, shall develop  
18 and submit a report to the General Assembly and the Governor  
19 concerning the design, costs, benefits, and implementation of  
20 State options to increase access to affordable health care  
21 coverage that leverage existing State infrastructure.".